



Identity Theft

Office of Attorney General, Consumer Protection Division

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What Is Identity Theft?

Identity Theft is when someone steals personal and financial information, such as your name, social security number, or account number, and uses that information to:

- Open credit accounts in your name, or run up your existing accounts;
- Obtain loans in your name, which are not repaid;
- Open bank accounts in your name and write bad checks;
- Commit crimes, resulting in warrants being issued in your name.

Besides basic information such as name and social security number (SSN), thieves look for addresses, dates of birth, mother's maiden name, a driver's license number, credit card and bank account numbers, and telephone calling cards.

Identity Thieves:

- Look through your trash for canceled checks, bank statements and pre-approved credit card applications;
- Use technology to steal your personal and financial information;
- Use e-mail to trick you into providing your account number and other personal information;
- Pretend to be company officials, to con you into revealing personal information.

When your credit is gone, the thief moves on, leaving you to sort out the devastating consequences. Your information might even be sold to another thief to use later.

Protect Yourself:

- If you have an old driver's license with your SSN, you may wish to get a new license. Your SSN accesses your credit history, criminal, medical and school records, credit cards, bank accounts, financial records and social security benefits. By law, driver's licenses no longer can include a SSN.
- **Remove** "extra" information from your checks. **Avoid** giving out your SSN, date of birth, or phone number to a merchant.
- **Never** respond to an e-mail asking you to confirm or verify account information, even if it looks official. Instead, call the customer service number listed on the company's billing statement to check the account.
- **Never** give out your credit card number or other personal information over the telephone unless you initiated the call and you are sure it is a reputable company. Shop online only if the site is secure.
- **Shred** financial records and pre-approved credit applications before throwing them away. Check your financial statements, credit card and other bills as soon as you get them. Report discrepancies immediately.

Identity Theft can happen to anyone.

Information for Victims: If you are a victim of identity theft, you have certain protections available under the law. You must, however, immediately take these four steps to start the process:

1. **File a report with your local law enforcement agency.** Ask for a copy of the police report, or the complaint number.
2. **File a report with the Attorney General's office.** The Attorney General's office is North Dakota's clearing house for identity theft. We will provide you with the information and forms you need to document the theft and restore your credit.
3. **Report the fraud to one of the credit bureaus.** Request a "fraud alert" be placed in your file, to stop creditors opening any new accounts or changing your existing ones. Always follow up with a letter. Order a free credit report from each credit bureau, so you can check for other fraudulent accounts.
4. **Close accounts that have been tampered with or opened fraudulently.** Speak to the security or fraud department of each creditor, and follow up with a letter. "Creditor" can include credit card and telephone companies, utilities, banks and other lenders.

Contact the Credit Bureaus: **EQUIFAX**

- PO Box 740241, Atlanta, GA 30374-0241
- Website: www.equifax.com
- Toll-free: 800-525-6285

EXPERIAN

- PO Box 9530, Allen, TX , 75013
- Website: www.experian.com
- Toll-free: 888-397-3742

TRANS UNION

- PO Box 6790, Fullerton CA 92634
- Website: www.transunion.com
- Toll-free: 800-680-7289

Identity theft is a serious crime. People whose identities have been stolen can spend months or years — and their hard earned money — cleaning up the mess the thieves have made of their good name and credit record. Some victims have lost job opportunities, been refused loans for education, housing or cars, or even been arrested for crimes they didn't commit. While you cannot completely control whether you will become a victim, you can minimize your risk by managing your personal information cautiously.

This fact sheet is not intended to cover every situation. The Office of Attorney General is prohibited by law from providing legal advice. Report suspected consumer fraud by calling 1-800-472-2600 or your local law enforcement agency.